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P.O. BOX 165028  
COLUMBUS, OH 43216  
P 614-220-5611 | F 614-220-5613

May 25, 2022

Brad J. Sadek  
1315 Walnut Street, Suite 502  
Philadelphia, PA 19107

Re: Wells Fargo Bank, N.A., d/b/a Wells Fargo Auto v.  
Terence Poulton and Shannon Poulton  
Case No. 20-12607  
Our File No. 20-021275

Dear Sir/Madam:

Please be advised that your clients, Terence Poulton and Shannon Poulton, have failed to comply with the Agreed Order entered into on January 19, 2021 on behalf of the above referenced Debtors.

The Debtors are currently behind through May, 2022 as follows:

	Amount	# of Pmts Behind	Total
Regular Payment for October, 2021	\$263.19	Partial	\$263.19
Regular Payments for November, 2021 - May, 2022	\$365.99	7	\$2,561.93
<b>TOTAL:</b>			<b>\$2,825.12</b>

Please note that this letter serves as a Notice of Default and opportunity to cure the arrearage stated above. **You will have ten (10) days from the date of receipt of this letter in which you must remit the funds listed above. If no response is received within ten (10) days, the Stay will automatically terminate without further notice or motion, upon the filing of a Certification of Default.**

**PLEASE ALSO NOTE THAT THE JUNE 24, 2022 PAYMENT IN THE AMOUNT OF \$365.99 WILL ALSO BE DUE, BUT IS NOT YET IN DEFAULT UNDER THE AGREED ORDER.**

Acceptance of partial payments will not constitute a waiver of Wells Fargo's rights to pursue the default in the event the partial payments are not enough to cure the entire default.

Should you have any questions regarding this matter, please do not hesitate to contact me at 614-220-5611.

Very truly yours,

Alyk L. Oflazian

20-021275\_JDD1

CC: Terence Poulton and Shannon Poulton  
860 Weber Drive  
Yardley, PA 19067